



**MULTI
MULK**
GLOBAL SOLUTIONS FOR GLOBAL CITIZENS

TURKISH CITIZENSHIP BY INVESTMENT THROUGH BANK DEPOSIT

The Turkish Citizenship by Investment Program offers international investors and their families a secure and government-approved route to obtaining Turkish citizenship.



USD 500,000
MINIMUM DEPOSIT



GOVERNMENT
APPROVED ROUTE



FAMILY
INCLUDED



TURKISH CITIZENSHIP BY INVESTMENT THROUGH BANK DEPOSIT

SECURE TURKISH CITIZENSHIP THROUGH A USD 500,000 BANK DEPOSIT

The Turkish Citizenship by Investment Program offers international investors and their families a secure and government-approved route to obtaining Turkish citizenship. Among the available investment options, the Bank Deposit Route is one of the most straightforward and capital-preserving solutions, allowing investors to qualify for citizenship through a qualifying bank deposit while maintaining ownership of their funds.

Unlike real estate investments, the bank deposit route does not require property selection, management, maintenance, or resale. The investment remains in your name, held within the Turkish banking system, and may generate interest during the mandatory holding period.

At Multi Mulk, our team in Dubai and Istanbul provides complete end-to-end support, guiding investors through every stage of the process—from bank account opening and compliance procedures to citizenship approval and passport issuance.



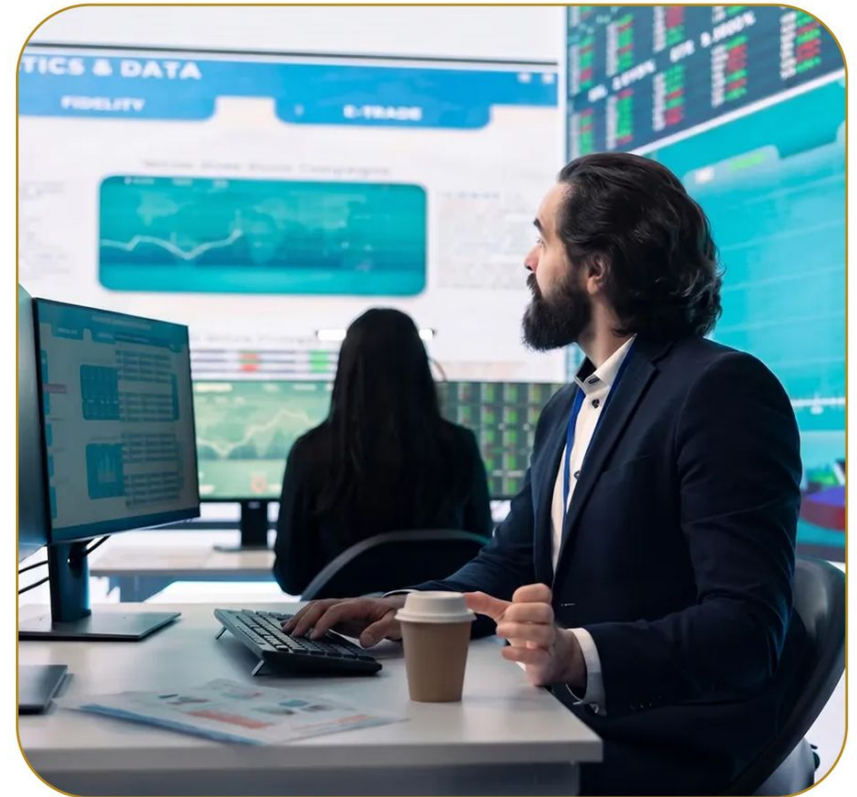
WHY INVESTORS CHOOSE THE BANK DEPOSIT ROUTE

THE BANK DEPOSIT ROUTE IS DESIGNED FOR INVESTORS SEEKING SIMPLICITY, SECURITY, AND LIQUIDITY.

Key Advantages

- ✓ Government-approved citizenship pathway
- ✓ No property purchase required
- ✓ No property management responsibilities
- ✓ Capital remains under investor ownership
- ✓ Potential interest income during the holding period
- ✓ Family members included under the same application
- ✓ No Turkish language requirement
- ✓ No long-term residence requirement
- ✓ No business management obligations
- ✓ One of the most straightforward Turkish CBI options available

For investors focused on capital preservation rather than real estate ownership, the bank deposit route is often the preferred solution.





TURKISH CITIZENSHIP BY BANK DEPOSIT REQUIREMENTS

TO QUALIFY UNDER THE CURRENT
REGULATIONS, THE APPLICANT MUST:

Investment Requirement

- ✓ Deposit a minimum of USD 500,000
- ✓ Funds must originate from legitimate sources
- ✓ Funds must be transferred through approved banking channels
- ✓ Deposit must be maintained for a minimum period of three years
- ✓ Deposit must comply with Turkish Citizenship by Investment regulations
- ✓ Certificate of Conformity must be issued by the relevant authority

Eligible Family Members

- ✓ Main applicant
- ✓ Spouse
- ✓ Unmarried children under 18 years old

All eligible family members receive Turkish citizenship upon approval

HOW THE BANK DEPOSIT ROUTE WORKS

THE PROCESS FOLLOWS A STRUCTURED LEGAL AND BANKING FRAMEWORK.

Step 1 – Initial Consultation

Our team evaluates eligibility, explains the process, reviews documentation requirements, and prepares a personalized action plan

Step 2 – Tax Number Registration

A Turkish Tax Identification Number is obtained for the applicant.

Step 3 – Bank Account Opening

A bank account is opened with an approved Turkish bank commonly used for Citizenship by Investment applications.

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Potential banking partners may include:

- ✓ Ziraat Bankası
- ✓ VakıfBank
- ✓ Halkbank
- ✓ İş Bankası
- ✓ Garanti BBVA
- ✓ Yapı Kredi

The final bank selection depends on the client's profile, compliance review, banking preferences, and prevailing market conditions.

Step 4 – Transfer of Investment Funds

The applicant transfers **USD 500,000** from a personal account abroad.

In accordance with current regulations and banking procedures, the funds are processed through the approved investment framework and become subject to the mandatory three-year holding requirement.

Step 5 – Certificate of Conformity

Following verification of the investment, the relevant authority issues the Certificate of Conformity confirming compliance with the Turkish Citizenship by Investment Program.

Step 6 – Residence Permit Application

Before filing the citizenship application, a qualifying residence permit is obtained as required under the process.

Step 7 – Citizenship Application

The citizenship application is prepared and submitted together with supporting documentation.

Step 8 – Citizenship Approval & Passport Issuance

Upon approval, Turkish citizenship is granted and passports are issued for all approved family members.

Estimated Timeline

While every case differs, the typical process is:

Stage	Estimated Time
Tax Number	Same Day
Bank Account Opening	1–5 Business Days
Deposit Placement	1 Day
Certificate of Conformity	2–6 Weeks
Residence Permit	1–3 Weeks
Citizenship Application	3–6 Months

Most applications are completed within approximately 3 to 6 months, subject to government processing times and file completeness.

Benefits of Turkish Citizenship

Turkish citizenship offers a wide range of personal, business, and mobility advantages.

Family Security

Eligible family members receive citizenship under the same investment.

Lifetime Citizenship

Citizenship remains valid for life and can be passed to future generations in accordance with Turkish law.

Dual Citizenship

Turkey generally permits dual citizenship, allowing investors to retain their existing nationality where permitted by their home country.

Live, Work and Study

Citizens have the right to live, work, study, establish businesses, and invest in Turkey.

Healthcare and Education

Access to public healthcare and educational opportunities in Turkey.

Strategic Global Mobility

Turkish passport holders enjoy visa-free or visa-on-arrival access to numerous destinations worldwide.

U.S. E-2 Visa Opportunity

Turkish citizens may qualify to apply for the United States E-2 Investor Visa, subject to U.S. immigration regulations and eligibility requirements.



Potential Interest Income

Depending on the selected bank, deposit structure, currency, maturity, and prevailing market conditions, investors may earn interest during the holding period.

Turkish Lira deposits have recently offered significantly higher returns compared to foreign currency deposits, with rates in some cases reaching approximately 40% annually. Interest rates are not guaranteed and vary according to market conditions, banking policies, taxation, and regulatory requirements.

Source of Funds Requirements

As part of Turkish banking regulations and international compliance standards, applicants must demonstrate the lawful origin of investment funds.

Examples may include:

- ✓ Employment income
- ✓ Business profits
- ✓ Sale of property
- ✓ Sale of investments
- ✓ Inheritance
- ✓ Dividends
- ✓ Long-term savings

All applicants are subject to KYC (Know Your Customer) and AML (Anti-Money Laundering) reviews.



REQUIRED DOCUMENTS

TYPICAL DOCUMENTATION INCLUDES:

Personal Documents

- ✓ Valid passport
- ✓ Biometric photographs
- ✓ Proof of address
- ✓ Marriage certificate (if applicable)
- ✓ Birth certificates for dependent children

Financial Documents

- ✓ Source of funds documentation
- ✓ Bank transfer records
- ✓ Banking compliance documents

Legal Documents

- ✓ Turkish Tax Number
- ✓ Power of Attorney (if applicable)
- ✓ Residence permit documentation
- ✓ Citizenship application forms

Additional documentation may be requested depending on nationality and individual.



Bank Deposit vs Real Estate Citizenship

While every case differs, the typical process is:

Feature	Bank Deposit	Real Estate
Minimum Investment	USD 500,000	USD 400,000
Property Management	No	Yes
Rental Management	No	Yes
Administrative Complexity	Lower	Higher
Capital Appreciation Potential	Limited	Higher Potential
Liquidity After Holding Period	Higher	Depends on Market Conditions
Investor Involvement	Passive	Active

The best option depends on the investor's objectives, risk profile, and long-term strategy.



Risks and Considerations

Although the bank deposit route is considered one of the most straightforward investment options, investors should understand several important considerations:

Currency Risk

Returns may vary depending on deposit currency and exchange rate movements.

Compliance Review

Banks conduct comprehensive due diligence and source-of-funds verification.

Regulatory Changes

Citizenship and banking regulations may evolve over time.

Documentation Accuracy

Incomplete or inaccurate documentation can delay processing. Our legal and compliance teams help clients navigate these requirements efficiently.





WHY CHOOSE MULTI MULK

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Multi Mulk is an international advisory firm specializing in investment migration, Turkish Citizenship by Investment, and global mobility solutions. With teams in Dubai and Istanbul, we provide a fully managed solution covering every stage of the process.

Our Services Include

- ✓ Initial consultation and eligibility assessment
- ✓ Tax number registration
- ✓ Bank account opening assistance
- ✓ Banking coordination
- ✓ Compliance support
- ✓ Certificate of Conformity process
- ✓ Residence permit application
- ✓ Citizenship application management
- ✓ Translation and notarization coordination
- ✓ Government process follow-up
- ✓ Passport issuance support

Our objective is to provide a seamless, transparent, and professionally managed experience from consultation to citizenship approval.

FREQUENTLY ASKED QUESTIONS



CAN I WITHDRAW MY MONEY AFTER OBTAINING CITIZENSHIP?

Yes. Once the mandatory three-year holding period is completed, the investment may be withdrawn without affecting the granted citizenship.



DOES THE INVESTMENT REMAIN UNDER MY OWNERSHIP?

Yes. The funds remain the property of the investor throughout the process.



CAN I EARN INTEREST DURING THE HOLDING PERIOD?

Depending on the selected bank and deposit structure, interest may be earned during the mandatory holding period.



IS TURKISH CITIZENSHIP PERMANENT?

Yes. Once granted, Turkish citizenship is generally permanent and remains valid regardless of future investment decisions.



DO I NEED TO LIVE IN TURKEY?

No. The program does not require long-term residence in Turkey.



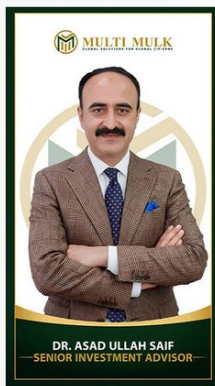
CAN MY FAMILY BE INCLUDED?

Yes. Eligible family members may be included under the same investment application.

MULTI MULK DUBAI TEAM



MULTI MULK ISTANBUL TEAM



START YOUR TURKISH CITIZENSHIP JOURNEY

Whether you are seeking greater global mobility, a second citizenship for your family, or a secure investment-based pathway to Turkish nationality, Multi Mulk is ready to assist. Contact our Dubai or Istanbul offices today to schedule a confidential consultation with one of our Turkish Citizenship by Investment specialists.

REQUEST A CONSULTATION

Speak with our team to receive a personalized assessment and a detailed explanation of the Turkish Citizenship by Investment Program.

DISCLAIMER

The information provided on this page is for general informational purposes only and does not constitute legal, tax, financial, or immigration advice. Turkish citizenship regulations, banking procedures, and investment requirements may change over time. Applicants should seek professional advice before making investment decisions. Final approval remains subject to Turkish government authorities, banking compliance procedures, and applicable regulations.



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